

United States Bankruptcy Court
Western District of New York

In re:
Mary Ann Button
Debtor

Case No. 13-12520-CLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0209-1

User: labelle
Form ID: bl8

Page 1 of 1
Total Noticed: 16

Date Rcvd: Dec 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2013.

db +Mary Ann Button, 8849 East Eden Road, Eden, NY 14057-9740
21142280 Cohen & Slamowitz, P.O. Box 9004, Woodbury, NY 11797-9004
21142290 +Sunil Bakshi, Esq, 5662 Main Street, Buffalo, NY 14221-5506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QMJSCHLANT.COM Dec 26 2013 18:49:00 Mark J. Schlant, 404 Cathedral Place,
298 Main Street, Buffalo, NY 14202-4005

21142278 +EDI: CAPITALONE.COM Dec 26 2013 18:48:00 Capital One, P.O. Box 5250,
Carol Stream, IL 60197-5250
21142279 EDI: RMSC.COM Dec 26 2013 18:48:00 Care Credit, c/o GE Capital Retail Bank, PO Box 960061,
Orlando, FL 32896-0061
21142281 +EDI: RCSFNBMARIN.COM Dec 26 2013 18:48:00 Credit One Bank, PO Box 60500,
City of Industry, CA 91716-0500
21142282 EDI: RCSDELL.COM Dec 26 2013 18:48:00 Dell Financial Services, PO Box 6403,
Carol Stream, IL 60197-6403
21142283 EDI: DISCOVER.COM Dec 26 2013 18:48:00 Discover Financial Services, PO Box 3025,
New Albany, OH 43054-3025
21142284 +EDI: HFC.COM Dec 26 2013 18:48:00 HSBC, P.O. Box 2103, Buffalo, NY 14240-2103
21142277 EDI: IRS.COM Dec 26 2013 18:49:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
21142285 +EDI: RMSC.COM Dec 26 2013 18:48:00 JC Penney, P.O. Box 960001, Orlando, FL 32896-0001
21142286 +EDI: MERRICKBANK.COM Dec 26 2013 18:49:00 Merrick Bank, P.O. Box 5721,
Hicksville, NY 11802-5721
21142287 +E-mail/Text: electronicbkydocs@nelnet.net Dec 26 2013 18:31:55 Nelnet Loan Services,
P.O. Box 1649, Denver, CO 80201-1649
21142288 +EDI: HFC.COM Dec 26 2013 18:48:00 Orchard Bank, P.O. Box 17051, Baltimore, MD 21297-1051
21142289 EDI: PRA.COM Dec 26 2013 18:49:00 Portfolio Recovery Assoc., PO Box 41067,
Norfolk, VA 23541-1067

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21142276 NTEU Local 157 Federal Credit Union

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2013 at the address(es) listed below:

Mark J. Schlant mschlant@zsa.cc, mschlant@ecf.epiqsystems.com
Todd A. Morth on behalf of Debtor Mary Ann Button toddmorth@gmail.com

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In Re:

Mary Ann Button
aka Mary Ann Crooks, aka Mary Ann Olejnik, aka
Maryann Crooks
8849 East Eden Road
Eden, NY 14057

Case No.: 1-13-12520-CLB
Chapter: 7

Debtor(s)

Last four digits of Social-Security or Individual xxx-xx-7762
Taxpayer-ID (ITIN) No(s)/Complete EIN:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: December 26, 2013

BY THE COURT

HONORABLE CARL L. BUCKI
Chief, United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

* You could have received this notice electronically. Register to receive future notices sent electronically through the Bankruptcy Notice Center: <http://www.EBNuscourts.com>

B18 (Official Form 18) (12/07)
www.nywb.uscourts.gov

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.